

Exhibit
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Tara Johnson, ALHC
Appeals Specialist

The Prudential Insurance Company of America
Disability Management Services
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Philadelphia, PA 19176

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October 06, 2006

John Grady
6 North Bradford Street
Dover, DE 19904

Claimant: Moira C Goletz
Claim No.: 10371073
Date of Birth: 09/30/1957
Control No./Br.: 56249 / 00004

Dear Mr. Grady:

We are in receipt of your letter dated September 14, 2006, in which you indicate that you intend to appeal our decision to terminate Moira Goletz's claim for Long Term Disability (LTD) benefits effective October 30, 2002 under the Group Policy #56249 issued to Bank One.

This claim was litigated and remanded to Prudential for further development of medical and vocational issues. Prudential was charged with determining if Ms. Goletz met the definition of disability as of October 30, 2002 in order for additional benefits to be payable under this plan.

As was indicated to you in our letter dated August 17, 2006, Prudential's review on remand has been completed, and it is our position that all of the Court's concerns have been addressed. At this time, the administrative remedies on this claim have been exhausted, and no further levels of appeal are available. The administrative record on this claim is therefore closed, and Prudential will not accept any further information on this claim.

If you have any questions, please contact me at (800) 842-1718, extension 4441.

Sincerely,

Tara Johnson, ALHC

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OCT 13 2006